

American Century My Retirement 2045 Inst

Data Updated Through 10-31-2004

Benchmark
S&P 500Morningstar Category
Moderate AllocationOverall Rating
No Rating

Trailing Return	Total Return %	+/- Benchmark	+/- Cat Avg	Category % Rank
1 Mo	1.46	-0.06	0.26	34
3 Mo	--	--	--	--
6 Mo	--	--	--	--
YTD	--	--	--	--
1 Yr	--	--	--	--
3 Yr	--	--	--	--
5 Yr	--	--	--	--
10 Yr	--	--	--	--
15 Yr	--	--	--	--
Inception	3.70	--	--	68

Risk/Reward

Morningstar Rating	3-Year	5-Year	10-Year
No Rating	No Rating	No Rating	No Rating
Risk	--	--	--
Return	--	--	--
Funds in Rating Group	--	--	--

Versus Benchmark	3-Year	5-Year	10-Year
Alpha	--	--	--
Beta	--	--	--
R-Squared	--	--	--
Tracking Error	--	--	--
Information Ratio	--	--	--
Geo Excess Return	--	--	--

Versus Cat Avg	3-Year	5-Year	10-Year
Alpha	--	--	--
Beta	--	--	--
R-Squared	--	--	--
Tracking Error	--	--	--
Information Ratio	--	--	--
Geo Excess Return	--	--	--

Miscellaneous	3-Year	5-Year	10-Year
Standard Deviation	--	--	--
Sharpe Ratio	--	--	--
Sortino Ratio	--	--	--

Manager Information

--- Management Team.

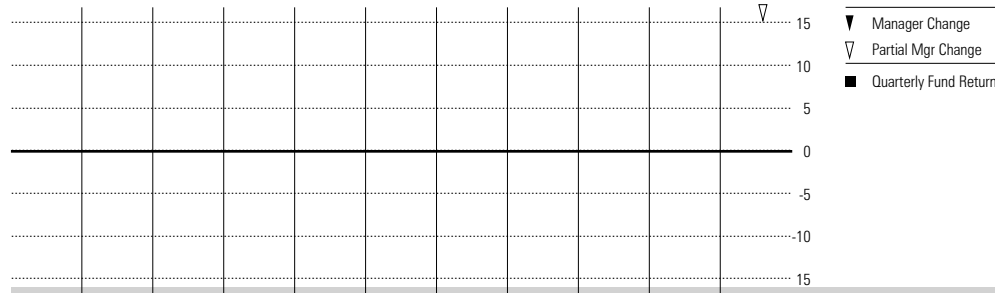
Investment Strategy

The American Century My Retirement 2045 Portfolio seeks growth and income.

The Portfolio currently invests 85% of assets in growth and value equities of small, medium, and large U.S. companies. Included in this figure, are investments in real estate and foreign stocks from developed and emerging markets. 15% of assets are invested in diversified, high-yield, international, and inflation-adjusted bonds issued by corporations and U.S. and foreign governments and money market instruments. The asset mix is intended to adjust annually in a step-like fashion so that the stock allocation decreases and allocation to bonds and money markets increases.

Operations

Minimum Retail	--
Minimum Institutional	--
Inception Date	8-31-2004



1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004--10	History
--	--	--	--	--	--	--	--	--	--	--	Performance Quartile (within category)
--	--	--	--	--	--	--	--	--	--	--	Total Return %
--	--	--	--	--	--	--	--	--	--	--	+/- S&P 500
--	--	--	--	--	--	--	--	--	--	--	+/- Cat Avg
--	--	--	--	--	--	--	--	--	--	--	Turnover Ratio %
--	--	--	--	--	--	--	--	--	--	--	Avg Net Assets (mil)
--	--	--	--	--	--	--	--	--	--	--	Expense Ratio
--	--	--	--	--	--	--	--	--	--	--	Stock %
--	--	--	--	--	--	--	--	--	--	--	Bond %

Holding Analysis --

Composition	%	#	Top 20 Holdings	Style Box	Sector	Mkt Cap \$mil	% Net Assets
○ Cash	--	--					
● U.S. Stocks	--	--*					
● Non-U.S. Stocks	--	--					
● Bonds	--	--					
● Other	----	Total					
*Total Stocks	0.00	0					

Equity Style %	Market Cap	%
Value Blend Grwth	Giant	--
	Large	--
	Medium	--
	Small	--
	Micro	--
	Avg Mkt Cap (mil)	--

Measures	%	+/- Bmark	+/- Cat
Price/Earnings	--	--	--
Price/Book	--	--	--
Price/Sales	--	--	--
Price/Cash Flow	--	--	--
1 Yr Forward Growth Est	--	--	--
3 Yr Trailing Growth Rate	--	--	--

Fixed-Income Style

Short	Int	Long	High	Med	Low
0	0	0			
0	0	0			
0	0	0			

Credit Rating Breakdown	%	Maturity Breakdown	%
U.S. Govt	--	1-3	--
AAA	--	3-5	--
AA	--	5-7	--
A	--	7-10	--
BBB	--	10-15	--
BB	--	15-20	--
B or Below B	--	20-30	--
Not Rated	--	30+	--

Holding Details

Assets in top 10 Holdings	%
Assets in top 25 Holdings	--

Top 3 Sectors	%	+/- Bmark	+/- Cat
--	--	--	--
--	--	--	--
--	--	--	--

Super Sectors	%	+/- Bmark	+/- Cat
Information	--	--	--
Service	--	--	--
Manufacturing	--	--	--

Super Regions	%	+/- Bmark	+/- Cat
Americas	--	--	--
Greater Europe	--	--	--
Greater Asia	--	--	--